

PRESCREEN & OPT-OUT NOTICE

Pre-qualified status: Information from a credit bureau was used in connection with this offer. You received this offer because you satisfied certain credit union criteria for creditworthiness as of the date of the credit bureau information. If you respond to this offer but do not meet the criteria for loan/line pre-qualification at the time of your application or if you do not provide the required collateral, we may not be able to extend credit to you.

You have the right to prohibit the use of information contained in your credit file with any consumer credit reporting agency in connection with any credit transaction that is not initiated by you.

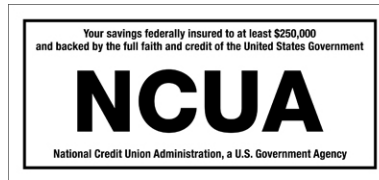
You may contact any of the credit reporting agencies by calling 1-888-5-OPT OUT (567-8688) or write to them at the addresses below:

- *Experian Marketing, P.O. Box 919, Allen, TX 75013-0919*
- *Trans Union, Opt Out Request, P.O. Box 505, Woodlyn, PA 19094-0505*
- *Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123*

Annual Percentage Rate and Other Important Program Information:

*Interest accrues from date loan is funded.

APR is Annual Percentage Rate. The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to the retail value of the auto is available. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer.



Federally insured by NCUA